

Interview Summary	Application No. 09/692,697	Applicant(s) DELINSKY ET AL.	
	Examiner Lalita M. Hamilton	Art Unit 3624	

All participants (applicant, applicant's representative, PTO personnel):

(1) Lalita M. Hamilton. (3) _____.

(2) Peter Trzyna. (4) _____.

Date of Interview: 07 June 2005.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.
If Yes, brief description: _____.

Claim(s) discussed: claims of record.

Identification of prior art discussed: Erlanger.

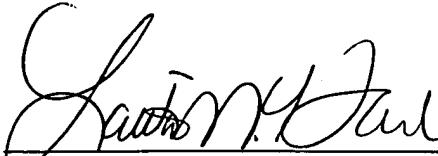
Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

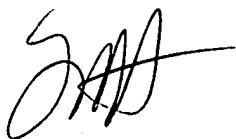
(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.


 Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant felt that Erlanger did not read onto the "debtor of a lender" limitation, and the Applicant wanted to come to an agreement about patentability before scheduling an in-person interview. The Examiner informed the Applicant that an in-person interview could be scheduled at their request; however, the Applicant wanted a detail explanation of how Erlanger read onto the limitation. The Applicant stated that they were under time constraints; therefore, the Examiner advised the Applicant to file a response with arguments. .

A handwritten signature in black ink, appearing to be 'SMA' with a long horizontal stroke extending to the right.